
Exhibit “C”

Your personal credit report

Prepared for: MICHAEL DREHER
Date: March 16, 2011
Report number: 2305-5580-36

Page 1 of 24



In response to your recent request, we're pleased to send you this credit report. Your credit information can change over time, so we recommend you keep track of any changes by signing up for credit monitoring service at experian.com/monitor.

Contents

- 2 About the information in this report
- 2 Tools to manage your personal credit
- 2 Disputing information in this report
- 3 Your accounts that may be considered negative
- 4 Your accounts in good standing
- 19 Record of requests for your credit history
- 20 Your personal information
- 22 Dispute form
- 23 Notification of Rights

For your attention
Visit experian.com/monitor to view this credit report
instantly online. You may also dispute information
directly and easily within the online report.

CONFIDENTIAL
EXPDRH 000035

MICHAEL DREHER

Allen, TX 75013
PO Box 9701

■ About the information in this report

Here's an explanation of the key information about you and your credit history that's included in this report.

Your credit items that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. The key word is "potentially." Experian doesn't make judgments about the information in your credit report. The list is provided as a service to direct your attention to what Experian thinks lenders are likely to consider negative when reviewing your credit history. For example, if you have missed payments in the past, they would likely be viewed negatively.

Your accounts in good standing

Items display in this section when your creditor reports that you have satisfactorily met the terms of your agreements with them. Some creditors may not report consumer credit information to us, so all of your accounts may not be listed. This section also includes up to two years of your monthly balances on an account if reported by your creditor.

Companies that have requested your credit history

We list anyone that has requested your credit report in the last two years, including companies that have requested your credit report as a result of an action you took, such as applying for credit. We also include requests about you from those with a permissible purpose, such as a potential employer, investor or pre-approved credit grantor.

Your personal information

This information is reported to us by you, your creditors and other sources, and includes your name, variations of your name reported to us, addresses, Social Security number (and variations reported to us), date of birth, telephone numbers and employers.

■ Medical Information

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as "Medical Information Provider". Consumer statements included on your report at your request that contain medical information are disclosed to others.

■ Tools to manage your personal credit

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, call 1 888 322 5583.

Credit Monitoring

Monitor and protect your credit with Experian's credit management tools. Visit experian.com/monitor to find out more.

■ Disputing information in this report

Before contacting us, please review this report carefully. If you disagree with any of your personal or credit information, you may dispute it. Because your report is updated often, contact us within 90 days of the date of this report. We will contact the source of the information and ask them to check their records.

The fastest and easiest way to dispute information is to visit us at: www.experian.com/disputes

You can also complete the dispute form at the end of this report and mail it to us at:

Experian
NCAC
P.O. Box 2002
Allen TX 75013

Or you can call us at:
800 509 8495. Dispute services are available 24 hours a day.

0096880515

